NEWS

Winchester High School puts on annual Financial Literacy Fair

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Winchester High School students spin the wheel of fate at the annual Financial Literacy Fair. WINCHESTER NEWS STAFF PHOTO/KRYSTAL NGUYEN

Juniors at Winchester High School last week traded their normal routines for a taste of real-world financial challenges as they part

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in the school's annual Financial Literacy Fair.

"We want to make students understand how the real world functions," explained Dr. Scott Spencer, the history and economics teacher who organizes the event. "Income must be greater than expenses. You can't get everything you want in life. You have to make choices."

What began as an initiative Spencer discovered in a newspaper eight years ago has evolved into a valuable educational tradition at Winchester High School, funded annually through a State Department of Treasury grant.

Winchester High School juniors attend the annual Financial Literacy Fair. WINCHESTER NEWS STAFF PHOTO/KRYSTAL NGUYEN

During the fair, students navigated five key stations: work, housing, transportation, financial basics, and discretionary spending. Each student began with a randomly assigned financial situation — some with

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others with debt, but most with no savings at all — mirroring how recent college graduates often start off.

“You need to learn how to manage your money,” emphasized senior volunteer Lukas Schemmel, who helped run one of the stations. “There’s only so much fun you can have. You need to know how to spend and manage it to make it to retirement.”

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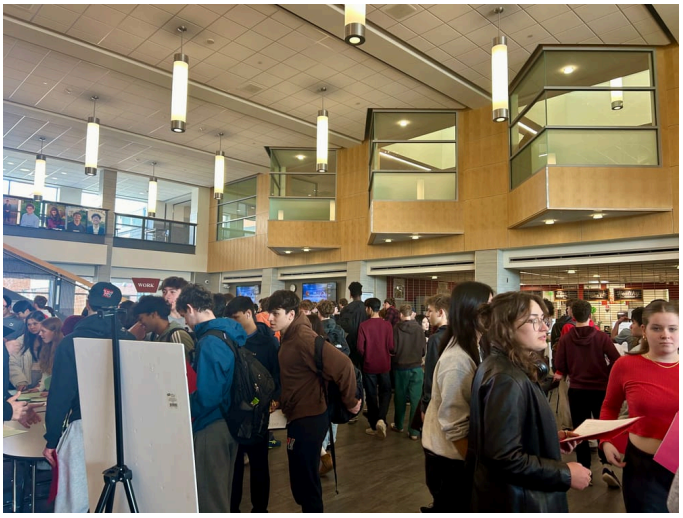
At each station, students faced decisions with various benefits and costs. Should they pursue a career as a teacher or a dentist? Is taking the bus every day financially wiser than buying a used car?

Local adult volunteers from the Winchester community provided guidance, shared personal experiences, and even conducted mock job interviews to help students determine which financial path best suited their lifestyles and budgets.



Juniors at the WHS Financial Literacy Fair discover the realities of making financial decisions. WINCHESTER NEWS STAFF PHOTOS/KRYSTAL NGUYEN

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QR codes at stations linked to additional resources and information, further expanding students' financial knowledge. After completing each station, students received red lottery tickets, which they could use to spin a wheel for a chance to win blue tickets. This feature represents how luck often factors into real-world finances.

Before concluding their financial journey, students met with "budget checkers," who verified whether their financial plans achieved the critical goal of a positive balance. Successful money managers received blue raffle tickets, entering them into a drawing for prizes at the event's finale.

Adult advisers speak with students looking for some help during the Financial Literacy Fair at WHS. WINCHESTER NEWS STAFF PHOTO/KRYSTAL NGUYEN

Mai Harrison, one of the adult volunteers, reflected on the importance of the event.

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"It's a life skill," Harrison said. "When you get out there without your parents, you need to be able to make decisions on your own — from choosing between an apartment or living at home to managing everyday expenses."

Krystal Nguyen is a student at Winchester High School. She is currently interning with Winchester News.

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Friday, March 13, beginning at 7:30 p.m., live in-person and live streamed from the stunning Ripley Chapel at First Congregational Church, Winchester, 21 Church St., join in with Syldason, a duo concert featuring Sylvie Zakarian,

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